

MICHIGAN

To: Honorable Members of the Senate Insurance Committee

From: Amanda Fisher, Assistant State Director

Date: June 10, 2014

RE: HB 5558

We are writing to ask you to support HB 5558 which would keep regulated industries from being litigated under the Michigan Consumer Protection Act.

Over the years, one of the few bright spots in Michigan's business climate has been our legal system. Vigilance is necessary if we are to keep this advantage from being eroded by outside activist groups.

HB 5558 would ensure that insurance companies cannot be litigated against using the Consumer Protection Act. As usual, some industrious trial lawyers have tried to find a way to line their own pockets while flaunting the intent of the Michigan Legislature when it purposely exempted industries that are already regulated by an agency.

In this case, all insurance companies are regulated through the Department of Insurance and Financial Services (DIFS) and as such, parties that have complaints or feel that they have not been dealt with in an appropriate manner, have recourse and are protected through DIFS.

HB 5558 would keep Michigan from going down a slippery slope of judicial activism to be sure that the intent of the legislature is preserved.

Again, we ask for your support of HB 5558.

Thank you for your support of small business.